175 individual ends. Their struggles were eclipsed by the Muslim invasions from Mysore which began in 1766, and ended when the East Indian Company took over the area in 1792. But the idea of a United Kerala has not died, and has been repeatedly suggested since India attained [6] Independence in 1947.

161 (3) Population

The Malabar Coast is the most densely populated part of India. The figures for 1931 show a population of 3,533,944 for Malabar; 1,205,016 for Cochin; and 5,095,073 for Travancore. In Malabar the mean density was 610 per square mile; in Cochin, 814; and in Travancore, 668. This includes forest and lagoon areas. The mean density of habitable land in Cochin was 1,400.

[511] Relative to the present exploitation of resources the whole coast is overpopulated. Most of the people lead a hand-to-mouth existence on an income barely sufficient to support life. Want and indebtedness are chronic and there is much unemployment.

Reliable figures are not available for before 1891, but at least since that date and probably for 50 to 100 years previsouly, a great increase has taken place. The figures for 1891 were, for Malabar, 2,557,736; fo Cochin, 722,906; and for Travancore, 2,557,736. This increase in population is part of the baseline from which we must start in analysing kinship systems.

174 631 II The Traditional Political Background

European and Arabic reports on the Nayars

437 landlords, who would otherwise, apparently, have
423 been excluded from the cash economy. Such
[511] money could be spent by the Nambudiri and Nayar aristocracy on clothing and imported luxury goods available in Muslim bazaars in the towns. Some Muslims also held kanam lands in villages whence they could obtain rice and vegetables. Others bought food for cash from Nayar tenants.
[556] Apart from the kanam tenure the use of cash was, however, extremely restricted in inland villages, and surplus cash was converted into gold orna-
[583] ments or other objects of ostentation. Among the lower castes small coins had a symbolic value, and a fixed number were handed over in marriage payments, but their use in economic exchange among the lower castes appears to have been negligible.

434 In spite therefore of the considerable overseas
554 trade, the complex division of labour, and the marked differences in wealth (expressed chiefly in size of houses, differences of clothing and jewelry, and types of food) between the several castes, the overall economy of Kerala in the traditional period was relatively stationary, and such social mobility as there was, was confined to the Muslims, Christians and "good" Hindu castes above Nayar retainers. It appears to
[613] have been this fact which permitted the persis-
[631] tence of such a relatively rigid feudal system and the existence, within each homogeneous local caste group, of a lineage system as the main organizing principle.

000 (3) Traditional Political Administration

2:Gough E-4, 5 (1947-1949)1961 A Wll Kerala A Wll
Central Kerala Nayar

individual basis, but this money seems only to have sufficed for their food and other necessities while on the march or on service in towns. When they were at home in their villages their kāranavan assumed responsibility for each man's customary gifts to his wives in other households.

Within his own household the kāranavan personally allocated their subsistence to its members. Every few weeks he transferred quantities of unhusked rice, vegetables, and other stores from the granary to storerooms inside the house. They were then usually taken over by the eldest woman, who kept keys to the storerooms and chests and allocated daily supplies to the kitchen. In property groups with more than one homestead the kāranavan delivered quantities of paddy, salt, and coconut oil twice annually to each house according to the number of its members. Each house sent a person daily to the ancestral house to bring fresh vegetables, milk, buttermilk, and other perishable foods. In all taravāds the kāranavan controlled purchases from the town. Twice a year—at New Year and at the harvest festival—he distributed clothing to both male and female members.

Virtuous kāranavans were those who managed the daily affairs of the taravād with thrift, justice, and meticulous care, but who, through judicious planning, were able to lavish grand feasts upon caste members, tenants, village servants, and serfs at the major life-crisis rites. An aged kāranavan would enumerate with satisfaction the various feasts at funerals, tāli rites, and first-menstruation ceremonies which he had satisfactorily conducted. Each of the servant castes contributed appropriate goods or services in advance of these feasts, and each Nayar house reciprocated the hospitality when its own life-crisis rites came round. Besides reaffirming in a ceremonial manner the different types of ties between Nayars and between Nayars and the lower castes, the life-crisis ceremonies seem to have stimulated production and provided suitable foci for acts of economic redistribution and reciprocity.

The amounts of time spent by junior men of the taravād on different activities are no longer clearly known. We know however that at the age of seven a boy was inducted into military training in the village gymnasium; this training persists in a few villages, and includes fencing, wrestling, rigorous exercise, and very strenuous massage. Traditionally, Nayars also learned archery from a special caste of village servants (Vil Kurups). For a part of their time they attended a village school run by yet another caste of schoolteachers (Eruttacchans); almost all adult Nayar men and most women were literate

8:Panikkar I-4, 5 (no date) 1918 AWII Kerala AWII
Nayar

This is mostly due to two reasons: 434 [887] [245]
First of all, there is the joint family system which provides for all the members without distinction. Secondly, every Nāyar family lives on its own plot of ground on which coco-nut palms are grown, which bring in a small but quite comfortable sum.

The standard of life is comparatively high. Among the richer classes it is fairly decent, even according to the higher material standards of Europe, while, among the poorer clases, it never comes anywhere near the uncleanliness, the misery, the unrefined and uncultured barbarism which is the atmosphere of the slum life of the big cities of Europe. Poverty is less disreputable than in civilised communities, and the difference this makes is immense. The peculiarly civilised idea that success is the criterion of intrinsic merit, and that, consequently, failure by itself proves that it was deserved, is almost totally unheard of among the Nāyars. The fact that the individual members of a family have to pool their abilities and, to some extent, their personal incomes, prevents the sharp distinction between the rich and the poor which is so characteristic of societies organised on an individual basis. 511 ● [613] [182]

Food.—The Nāyars are not vegetarians. Like all Hindus, they do not eat beef, but nothing else is prohibited. Fish is a favourite article of food, and there is an old couplet which sings: 262

"*Kaṭal vāzhakkā Kari yenṟaru vaṅṅa*
Bhaṭa Bhojana maṭu Kooṭāttillā." [539]

"Then there is a kind of banana of the seas (fish)
And the Nayars cannot live without it."

There is another couplet, which says:

"There is nothing among the various kinds of food which equals the flesh of a boar."

The Nāyars are great epicures and they cook beautifully. Rice, of course, is the staple food, but milk curds, butter and *ghee* are things of equal importance.

Most Nāyar families have three meals a day. The breakfast, among the poor people, consists of rice boiled with water in the form of a pudding. With it is taken as relishes pickles, fried fish, cooked vegetables, etc. The next meal is at noon. The main course, of course, is rice. The first part of it is eaten with butter, boiled peas, and many other relishes. The second course is fish, vegetables, etc., mixed with rice. The third part is eaten with buttermilk, mangoes, and pickles. The supper at night is also a meal of which rice is the chief part. The thing about it is that, though the main course is the same as porridge among the Scotch, the variety, as well as the taste, of the subsidiary dishes is what makes all the difference. 264 262

Clothing.—The typical Nāyar (male) clothing is the *Mundu*. This is generally 2½ yards long, 1¼ yards broad, cloth of fine texture made at Eraniyal, in South Travancore. Nowadays, people wear cotton cloth from Lancashire, *wide* the richer classes go in for Benares silk. 291 184 [439]

11: India G-4, 5 (1960-1961) 1962 AW11 Kerala AW11

against the all-India average of 7.5 acres; and over 60 per cent of the landholdings in Travancore-Cochin area are less than one acre in size.

1.31 The high pressure of population also reveals itself in an urge to push along the margin of cultivable area as far as possible. This is shown by the fact that the proportion of net sown area (45.25 lakh acres) to total area of the State was as high as 47.16 per cent against 39 per cent for the whole of India in 1956. The higher proportion assumes even a greater significance in view of the fact that forests cover over 25 per cent of the total area of Kerala (all-India—18%).

1.32 The agricultural labourers form a very high proportion of the agricultural population (Kerala 39%: India 17.5%), and the extent of under-employment among them is also one of the highest in India. The number of days of employment per agricultural labourer in Kerala was only 170 days per year[1], the lowest in the whole of India.

1.33 A deterioration in the position of the agricultural labourers is shown by the decline in the average annual income of agricultural labour households between 1951 and 1957. As can be seen from the table below, the average annual income of an agricultural labourer's household in Kerala declined from Rs. 486 in 1951 to Rs. 437 in 1956. This is a much steeper decline than observed in the case of the whole of India, presumably due to a higher rate of growth of population in Kerala than in India.

AVERAGE ANNUAL INCOME OF AGRICULTURAL LABOUR HOUSEHOLDS

	Kerala (Rs.)	*India* (Rs.)
1950-51	486	447
1956-57	437	437

SOURCE: *Second Report of the Agricultural Labour Enquiry Committee.*

Consumption Pattern

1.34 The level of consumption expenditure per head is a good indicator of the standard of living prevailing in any region. Table 5.1 gives a comparative picture of the pattern of consumption expenditure for the rural areas of Travancore-Cochin[2] and India. As may be seen, the average monthly consumption expenditure in Kerala (Rs. 18.64) is lower than that in all-India (Rs. 21.44), indicating a somewhat lower standard of living in the State.

1.35 The break-up of total expenditure into different items of consumption reveals some interesting points. The expenditure on foodgrains, milk and milk products is not only absolutely lower in Kerala but even as a proportion of total expenditure, it is considerably below the all-India average. On the other hand, meat, egg, fish and 'other food' absorb quite a high proportion of consumption expenditure in Kerala. These differences reflect the relative scarcity of foodgrains

[1] *Report of the Agricultural Labour Enquiry Committee.*

[2] The data is compared for Travancore-Cochin and India (1952) because figures for Kerala State are not available. However, the conclusions are likely to be broadly true of Kerala also.

II: India G-4,5 (1960-1961) 1962 AWII Kerala AWII

and milk products in the State as a result of which people have to lean more heavily on fish and tapioca.

1.36 Among the items of non-food expenditure the significant point is the higher percentage of expenditure devoted to clothing. The neatness and cleanliness of dress worn by the people of Kerala is evident even to a casual visitor to the State.

The Food Gap

1.37 The superior cropping pattern has also brought with it a huge food deficit. In this, Kerala leads all the other States. The current production of foodgrains is estimated at 9.6 lakh tons, whereas requirements on the basis of a norm of 17 ozs. per day would come to about 24 lakh tons, leaving a gap of nearly 14.6 lakh tons. The width of this gap is only partially closed by the consumption of tapioca as part of the diet by poorer sections of the people, although it does form an important second line of defence in the lean years as in 1940's when there was a severe food shortage.

1.38 Wide as the food gap in Kerala is, it has often led to the formulation of solutions which, if given effect to, would be retarding the operation of inherent growth factors in the Kerala economy. Every economy may present some "growth leaders", and development consists in stimulating and invigorating them. The climate and physical formation of Kerala favour the growth of a large number of valuable cash crops. It is this sector to which maximum attention should be devoted. Kerala is better suited to serve the role of an exchange economy which relies for its food requirements on the other parts of India and in return contributes to the economic development of the country by earning valuable foreign exchange through the export of raw and semi-processed commodities.

Other Primary Activities

1.39 Of the other three primary activities, viz., animal husbandry, forestry and fisheries, the former, that is, livestock is rather poorly developed. Due to the poor breed, and the natural deficiency in the livestock feed, the cattle is of poor quality with milk yields much lower than the all-India level. The only exception to this is poultry. Kerala can claim to have the best developed commercial poultry in India, the eggs produced in Kerala going even as far north as Punjab. However, in view of under-feeding and the poor conditions under which the birds are reared, there is still a lot of unexploited potential in poultry development.

1.40 Forestry and fishery are the two other sectors which hold an important place in the economy of Kerala. The forests in the State are rich in some of the valuable species like teak and rosewood. As a result of forest management on scientific lines and the high quality of forest growth, their yield per acre in Kerala during 1955-56 was as high as Rs. 18 against the all-India average of Rs. 5.6. This sector is crucial as a source of supply of industrial raw materials.

1.41 Kerala ranks foremost among the fish-producing States of India. In 1957 total fish landings in Kerala were 3.41 lakh tons. With only 10 per cent of the all-

II: India G-4, 5 (1960-1961) 1962 AWII Kerala AWII

India coastline, 30 per cent of the country's fish production came from the coast of Kerala. There is, however, still ample scope for increasing the output of fish. Only the fringe of the potential for off-shore fishing has been tapped up till now. Similarly, it is believed that the output of fish can also be increased considerably from the coastal fisheries without subjecting the fishing grounds to undue pressure. Introduction of mechanized fishing and better fishing gear can add considerably to fish production. However, as it is, the fishermen are the most depressed class of persons in the economy, and unemployment is at its maximum among them.

1.42 Development of fisheries is of particular importance in case of Kerala in view of the large food deficit of the State. The requirements of rice for a balanced diet could be considerably reduced if it is adequately supplemented by tapioca and fish. Tapioca by itself is not an adequate substitute for rice requirements since it lacks in proteins. However, its food value can be considerably enhanced if it is combined with a sufficient quantity of fish.

Secondary Sector

1.43 The secondary sector covers mining and industry. Mining activity is comparatively limited in Kerala in view of the meagre occurrence of minerals. During 1955-56 mining contributed only 0.6 per cent of the State Income (all-India 1%). The chief mineral asset of Kerala is the beach sand. Ilmenite is the most important variety of the beach sands. Besides some fine quality china-clay, of which there are good reserves, other items of mineral wealth of Kerala are not of any particular importance.

1.44 The industries of Kerala, both the factory[1] and the non-factory type, are marked by a low level of productivity as shown by Table 4. The main reason for this is the backwardness of technology employed as would be true of other parts of India as well. While this may not apply to the modern industries run on a large scale basis, in some of which indeed the State has been a pioneer, the overall picture of industry presented as a whole is, nevertheless, one of poor technological level. Further, during 1955-56, the organized factory industries employed 17.5 per cent of the working force in the secondary sector (9.7 lakhs) as against 21.8 per cent in India. Moreover, in both the factory and the non-factory categories, the major share of employment opportunities is monopolized by a few industries which can by no means claim to be in the forefront of modern industries.

1.45 In the non-factory sector, out of a total working force of 7.8 lakh persons, almost 50 per cent of the workers are employed in the coir industry, the foremost industry of Kerala. As in most cottage industries, the maximum degree of mechanization in coir industry never goes beyond a spinning wheel. In Malabar, even that is missing, since spinning operations are mostly carried on with hand. Similarly in the factory sector, the three major industries, viz., cashewnut, textile and coir factories which account for 64 per cent of factory employment, are entirely unmechanized.

1 Factory type of units are defined as those falling within the coverage of Section 2 in (*i*) and (*ii*) of the Factories Act, 1948. These include all those factories employing more than 20 workers as well as those employing between 10 to 20 workers, if using power.

11: India G-4, 5 (1960-1961) 1962 AWll Kerala AWll

Chapter 5

Fisheries

KERALA IS THE leading fish producing State in India. Its present production of fish amounts to about 310,000 tons. Maharashtra comes next with an output of 210,000 tons. Over 80 per cent (260,000 tons) of the fish landings are obtained from the sea and the rest from inland sources. About 75,000 tons of fish (70,000 tons cured and 5,000 tons fresh) are at present annually exported to other parts of the country, and 2,000 tons (frozen and canned) are sent abroad. Allowing for a very negligible import, the net quantity available for local use comes to 235,000 tons per annum.

5.2 Fish eating is popular in this State. About four-fifths of the population are accustomed to taking fish regularly. At present the per capita consumption of fish in the State is 41.30 lbs. per year for the fish eating population and 33.00 lbs. per year for the total population, as against 9.50 lbs. and 6.10 lbs. respectively for India as a whole.

5.3 About 85,000 persons (1.60 % of total labour force) are directly engaged in fishing activities and they produce a net output of Rs. 5.60 crores (1.60 % of State income). The standard of living of an average fisherman in Kerala is very depressed. The average annual income of a fisherman's household in Kerala, consisting of 6.40 members, is estimated at Rs. 542, or only Rs. 85 per fisherman, that is, about one-third of the average per capita income in the State.

PRESENT STATUS OF FISHERIES

Marine Fisheries

5.4 *Coastal Fisheries*: Although Kerala has a comparatively short coastline (10% of all-India) Kerala ranks first in the production of marine fish (about 30% of all-India Production—Table 25). Large marine fish catch can probably be attributed to the much more intensive fishing effort made in Kerala. In 1957, the ratio of man-hours per mile of coastline came to about five times the average for other States. This heavy fishing pressure is paralleled by the high pressure of population on land, leading to an intensive use of the natural resources. Intensive fishing is not only confined to the number of hours of fishing put in, but it also includes the use of more efficient methods. It will be seen from Table 26 that the catch per man-hour of fishing in Kerala compares favourably with that in the other States.

11: India G-4, 5 (1960-1961) 1962 AWll Kerala AWll

511
369
191

TABLE 5

CONSUMER EXPENDITURE IN RUPEES PER PERSON BY ITEMS OF CONSUMPTION FOR PERIOD OF 30 DAYS IN RURAL AREAS

Items	Travancore-Cochin		All-India	
	Expenditure level (Rs.)	Percentage	Expenditure level (Rs.)	Percentage
Foodgrains	6.10	32.7	8.70	4.06
Milk and milk products	0.43	2.3	1.35	6.3
Edible oil	0.57	3.1	0.45	2.1
Meat, egg and fish	0.78	4.2	0.42	2.0
Sugar	0.40	2.2	0.45	2.1
Salt	0.06	0.3	0.06	0.3
Other food	2.83	15.2	2.11	9.8
Food (Sub-Total)	*11.17*	*60.0*	*13.54*	*63.2*
Clothing	1.13	9.8	1.66	7.7
Fuel and light	1.13	5.9	1.16	5.4
Rent	0.08	2.8	0.30	1.4
Taxes	0.06	0.2	0.07	0.3
Miscellaneous	5.07	15.4	4.71	22.0
Non-food (Sub-Total)	*7.47*	*34.0*	*7.90*	*36.8*
TOTAL	18.64	100.0	21.44	100.0

Source: *The National Sample Survey*, Fourth Round, April-September 1952, Number 13.

31: Slater S-5 (1916-1917) 1918 AW1 India
Kerala AW11

which Rs. 6,411-7-0 goes as land revenue and another Rs. 3,500 as income-tax to the Government, leaving Rs. 2,40,000 for the village. There are 385 landowners and these people get Rs. 90,000 a year for their land. The amounts earned by the great merchants may be estimated at Rs. 25,000, and this amount is shared by nearly 100 families. This amount largely comes from parts outside the village and by exportation of coconuts. The profits these people get from the village itself are not calculated under this heading since it forms no income to the village. But that may be estimated at Rs. 5,000 only. Thus all that remains to the agricultural classes after deducting the incomes of the landowners and traders, is about Rs. 1,25,000 which must be shared by 805 families of 6,000 people, an average of Rs. 20-13-9 per head per annum. The total earning of an agricultural family on an average comes to nearly Rs. 146 a year or Rs. 12-2-8 a month or As. 6-6 a day. Taking a rough estimate of what a family has to spend according to the present standard of living, which is in itself a low one, we may estimate the expense of a family to be at 10 annas a day. From personal experience I have found that the cost of giving artisans working in the house the one meal a day which is customary, is 2 annas per man; we made no difference between their meal and ours. Something, but not much, can be saved on this in quality, and, making all allowances for children, I infer that a family of seven members will have to spend at least 10 annas a day for food or Rs. 228 a year. Making an allowance of Rs. 20 for clothes and for religious and social functions—it is only a small amount for a year—they will have to spend Rs. 248 a year for food, in order to maintain their body and soul without suffering, leaving out of consideration luxuries, pleasure, etc. What do they get now? Only Rs. 146. So what they get is sufficient only for one meal. I was told by the carpenters and blacksmiths who worked in my house that they could not provide themselves with meals during the nights and what they do is only to drink rice water, and even that very rarely. They manage with the meal given from the house and what they get as wage is spent on their wives and children with a small saving for contingencies. This economic suffering is the main cause for the physical deterioration in India, and this is the cause of infant mortality, and this accounts for much of ignorance and filthy and insanitary habits, since with every one first food, then other matters. The case of agricultural people is much worse than artisans; they are paid lower and they are rarely given the one meal in addition as are the artisan class. Ordinary labourers if they do not get work have to starve literally.

It is evident from the previous statement of facts that no money can be saved at the present time by the tenants for agricultural capital, or for manure. Further there is no organized industry of any kind. The oil-pressing and rope-making industries, which are the most important, are carried on with primitive tools which require no capital. It has been already stated that the landowners get Rs. 90,000 a year, of which they spend for their maintenance a sum of nearly Rs. 40,000. The remaining Rs. 50,000 are spent on loans to neighbours, jewellery, house-building, education of their children, charity, religious and social festivities such as marriage. Loans to neighbours take away more than half, education nearly Rs. 10,000, and the rest for the other expenses. Money-lending forms their chief profession These landowners do not lend to the

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

west, and sold there. The profit of the bargain is four annas. Twelve families subsist on this trade.

Buttermilk, ghee and butter are made and sold by some families. But this is not a steady trade. It is dependent on cows giving birth.

Village trade.—The volume and the extent of village trade is limited; the wants are few and easily satisfied. Paddy seed for cultivation is not purchased but borrowed from the landlord at an interest of sixty per cent. The amount borrowed with the interest thereon is annually given back to the landlord and again borrowed at the sowing season. The borrower is bound to return paddy fit for seeding.

Other commodities useful for agriculture, such as ropes, vessels used for lifting water, etc., are purchased from the little town of Kunnankulam, eight miles off and belonging to the Native State of Cochin. There is a big bazaar at Kunnankulam where almost all necessaries and luxuries are sold. But the usual market for the village trade is that held on every Thursday at Chalisseri, a large village three miles to the west of Kothachira. People take areca, paddy and other vegetables to this market, get these sold there and with the money thus obtained purchase necessaries; sometimes articles are directly exchanged for paddy. The chief necessaries usually purchased are salt, fish, oil, kerosene, chillis, onions, and cloth to wear. Men and women wear simply one *mundu* around the waist. Hence little clothing is required.

Chalisseri is in a way an important place. Much trade in areca is carried on here. The agents of the areca traders of Chalisseri come to each family and purchase directly the quantities each has to sell. The quantity conveyed to market by the ryot himself is not very great. The selling price of areca varies from three to five rupees per tulam (= 25 lb.) according to time and circumstances. The arecanut traders of Chalisseri are absolute masters of this business and often impose their own terms upon the cultivator. After being cut and dried areca is exported by the former into the districts of the east. The best areca grower has sold nuts worth Rs. 400 a year.

The road that runs from the Pattambai railway station to Chowghat passes through Chalisseri. This is the nearest road to Kothachira people. It winds near Kutnad and thus runs parallel to the northern and western boundaries of Kothachira at a distance of two miles from each. A by-road cut from the western arm of the main road to the house of one of the jenmis at his own expense, has long been out of use and is not adapted for public purposes.

The idea of co-operation is unknown. A public road opened along the private footpath that runs between Karuvathur, a village six miles to the east of Kothachira, and Chalisseri, would be of immense use to the public of these parts. Much traffic is carried on along this footpath between these places specially on market days. It would run across Peringode and along the boundary between Mathur and Kothachira and thus benefit all these desams.

Economic condition of village.—The economic condition of this desam is rather discouraging. The people are deep in debt, are overworked and underfed and ground down by a double tyranny, the tyranny of the landlord who is also the money-lender, and the tyranny of deep-rooted custom in all their lives and walks.

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

465 Wages are paid both in money and in kind; more often in kind since they find it more to their immediate advantage. The rate of wages is two annas six pies or its equivalent in corn at the standard price, for an unskilled labourer; and four and at times five annas for skilled artisans.

435 The price of paddy varies in different seasons. In the harvest season and sometimes after it, the price ranges between 2½ and 2 paras a rupee. But towards June and July the price goes up to between 1 and 1½ paras a rupee. This is the only food which [262] can be called staple. In times of scarcity the poorer people depend on jack fruits, mango and fish, of which the latter alone need be purchased, and that is cheaper than other foods.

454 Excepting the jenmis who are large zamindars, there are but six houses which have made savings. The bulk of the families are unable to liberate themselves from the grasp of the creditors.

The capital saved by these families is employed in lending to the needy agriculturists. A microscopically small amount has gone on jewellery among these middle class families, but with the jenmi the case is different. It looks as though the capitalist knows no way to employ his capital except lending to neighbours.

426 *Debt.*—The extent of indebtedness cannot be definitely ascertained by enquiry. But from what I have been able to gather from the accounts of two capitalist families, I have been able to make an almost correct estimate of the state of things with the agriculturist. Ranging from Rs. 10 to Rs. 800 one family account consists of the names of thirty debtors from Kothachira. These are all standing debts and the interest on these varies from 9 per cent to 12 per cent. Twelve per cent is the current rate of "polite" interest, as people call it. But there are capitalists who lend money even at 24 and 30 per cent in the neighbourhood. The capital thus employed, however, is not the result of direct saving but is ancestral property bequeathed by their fathers, who were the heads of a jenmi family.

511 Thus we find that capitalists who have money at all to lend, 426 have got the money by other sources and not by saving. The agriculturist has many difficulties to meet with. He has no land and not enough stock and implements. His family is large and the expense is ordinarily far beyond his income. From his field cultivation, after all expenses have been deducted, he gets very little for himself. The rents are very high. The capital employed in stock is vital to him and yearly his lot is to lose by death of cattle either by disease or by wild beasts. Last year there were two cases of the latter. Those who have garden cultivation have this profit to utilize. But the majority own no gardens. The population has grown but not the means of subsistence, and no family except the few named find it possible to maintain their family purely from the proceeds of their toil. Thus they incur debt, but debt once incurred hangs heavy on the debtor. Not only is he unable to find means to pay the high rate of interest on the previous year's debt, but he must borrow at all costs again if he is to avoid absolute starvation of his family. This is regularly continued. Litigation follows and an additional and unprofitable expense is thus laid on his head. Law interferes and whatever property he has is lost. But the law does not kill the people, and

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

so long as they live, they have to keep their body and soul together. Thus year by year, the rich become richer and the poor poorer. The process is continuing at a fast rate and the people do not realize it. They are too ignorant and attribute everything to their fate and God's will. To add to these evils, in some years crops fail and there will be utter starvation. Thus the causes of indebtedness are—

(1) High rent.
(2) Population beyond means of subsistence.
(3) Lands limited in area.
(4) Absolute dependence on land of the population.

There is no instance of debtors who have entirely liberated themselves from debt in this desam. There is no co-operative society.

Sanitation.—In regard to sanitation, thanks to the peculiar customs of Malabar, the evils arising from the rigour of social rules are absent. Infant marriage and purdah are both absent. There is no problem of the disposal of night-soil here, for there are large unoccupied areas whither the people resort, while the women have latrines far out in their back compounds. As for insanitary habits, they are not addicted to any similar to what are found elsewhere. All bathe once a day in tanks or streams. There is neither much smoking or snuffing, but there is chewing (betel and tobacco and lime and arecanut all together) among all people, but not to such an extent as among people in Madras, etc. Drinking is a real evil among the Cherumas, but this is chiefly due to lack of proper food of other sorts. Several of them when asked why they drink have given the same unanimous answer, that "while stomach calls, one must respond, else not hear at all." The latter is of course the cheaper course.

Good and clear water for drinking is easily got from private wells.

But with all these, the figure for the year of deaths from diseases and infant mortality is not encouraging.

The list contains the account of only one year that of 1915-16. But it still speaks for itself.

Kothachira.

Ages of dead.	Number according to age.	Fever.	Dysentery.	Tuberculosis.	Diarrhœa.	Dyspepsia.	Hysteria.	Karappani (skin blotched).	Other causes.
Lifeless birth	7	...	...	...	...	...	...	...	...
Below 1	9	...	3	...	...	...	4	2	...
Between 1 and 10 ...	13	4	3	1	...	...	4	1	...
„ 10 „ 20 ...	1	1	...	..	...	...	...	...	...
„ 20 „ 30 ...	7	3	..	1	1	...	...	...	2
„ 30 „ 40 ...	3	3	...	...	...	...	...	..	...
„ 40 „ 50 ...	...	...	...	...	...	...	...	...	...
„ 50 „ 60 ...	3	.	1	1	1	...	...	...	...
„ 60 „ 80 ...	5	...	1	1	1	...	...	...	2
Total ...	48	11	8	4	3	...	8	3	4

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

217 text-books and general literature. Most Nayar families have Malayalam translations of the Ramayana, etc., which they read during the midday rest from work, i.e., one member of the house who can read, reads aloud to others. There cannot be more than a hundred Malayalam books. The Brahman ladies own a few song books and story books in Tamil.

624 *Village administration.*—There is no panchayat. There seems to be scope for one, and educated men are not wanting. The general administration of the village is in the hands of the village munsif or adhikari, who is assisted by the karnam. The adhikari represents the Government in all matters. The village officers can send for the police from the nearest police station—4 miles away. There is no regular police quartered in the village. But there is no need for any. The villagers are not prone to criminal acts and nuisances are not committed. The villagers are terribly afraid of the police too. Above the village officers is the Tahsildar of the taluk, who checks all their acts. Occasionally the Tahsildar or his deputy pays a visit to the village and is warmly welcomed by the prominent landlords. Revenue Inspectors and Land Records Tahsildars also visit the village to verify and check the village accounts. There has been no serious crime of any sort within recent years. Petty thefts are occasionally heard of particularly when corn is very dear and many of the poor actually starve.

625 674

691 Of late there is a growing tendency towards litigation, especially among half-educated people. Most of the cases are civil causes involving small sums of property. The object may be to recover unpaid debts, long arrears of rent, etc., or to establish claims to property where such are disputed. Most litigation has relation to the possession or tenancy of land and other property rights. The chief landlords have a power—resting upon their position, dignity and tradition—of settling small civil disputes between their tenants. The tenants dare not transgress their wishes. So arbitration by the janmi may settle many disputes, especially civil ones. Many cases are also settled amicably by the intervention of respectable and trustworthy persons of the village. The village munsif has jurisdiction in petty cases. But in all these cases the tendency is to resort more and more to the courts. But persons who have experience of them complain of the worries of litigation, even if successful in the end. This is a strong restraining influence.

[627]

178 *History and prospects of village.*—There seems to be clear evidence of economic deterioration, though in some respects there 511 is slight improvement. Thus, many families which were once well-to-do have been reduced to abject poverty or very adverse circumstances. It is inconceivable that this is due, in all or most cases, to individual folly or vices. There is not a proportionate increase of persons of the well-to-do classes when compared with other classes. The head "others" in the Census report is steadily growing, while the numbers of landholders and labourers (i.e., agricultural workers) are decreasing.* This, in a village where

* [This is chiefly due to a change in the system of classification.—Ed.]

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

land is the chief source of a livelihood and industries do not exist. What is the conclusion? The increasing emigration to other places points in the same direction. The fact that the emigrants return as soon as they earn something shows that they are not likely to leave home unless hard-pressed. The increasing indebtedness of the villagers and the growth in the number of assignments and mortgages are other evidence. But population has increased only 7 per cent between 1901 and 1911. Wages are very low and have not risen in proportion to prices. Prices of food-stuffs have in many cases doubled within my own personal knowledge. Articles like milk, ghee, etc., have doubled in price within the last ten years. The price of grain has risen enormously in a generation. I have been told on good authority that some fifty years ago grain was four times as cheap as to-day. Only the land-owning classes and those who have surplus grain to sell have profited from this high rise. Many independent owners of land have been forced to sell their land to keep themselves free from debt and to pay the Government taxes. Taxation is much heavier: when the settlement was introduced into the village some twelve years ago the assessment was doubled and many villagers suffered. Against all this evidence of deterioration one must place the improvement in the standard of living of some classes and the growth of education, though unsatisfactory in many respects.

As for possibilities of economic improvement and the opportunities therefor, it may be said that the former are many, the latter few (as things now are) unless the villagers get help from outside—from the Government. In the sphere of agriculture improvement is badly needed, though the means of bringing it seem to be lacking, methods of cultivation could be improved and the use of scientific manure introduced. But all this requires capital and that is conspicuous by its absence. The advantage must be practically demonstrated to the cultivator and to the landlord, who alone can take the initiative herein. It seems to be impossible to introduce scientific farming so long as the system of scattered and strip holdings continues. The landlord must get his lands continuous; as it is as many as half a dozen landlords may have strips of land in one survey division of half a dozen acres. A man holding 10 acres may have it in 20 parcels, a distance of a mile from one plot to another is not uncommon.

About the possibility of extending the area of irrigated land only an expert could speak with confidence. As it is, out of a total area of 2,380 acres only 680·78 acres are wet land and 110 acres garden land—the rest coming under 'unoccupied or occupied dry.' It would be a very good thing if more of this could be brought under cultivation than at present. It does not appear that many more wells could be sunk with advantage. At present the wet and garden lands abound in wells, the 'dry' land being without any. It would not pay to sink wells in it and take out water according to the existing methods. If cheaper and more efficient methods are possible, then it would be worth attempting.

Something might be done—must be done, if the village is to improve—to ameliorate the general condition of the villagers and

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

241
435

Product—150 *paras*—	PARAS.	RS.	A.	P.
Kanomdar's share	90			
Tenant's share	60			
,, grain surplus, 17 paras, worth ..		11	6	0
,, money expenses		9	6	0
,, money profit		2	0	0

Good one-crop land—

Posts—	PARAS.			
Seed	8			
Wages for sowing	8			
Reaping and threshing wages	6			
Allowances	2			
Money expenses		6	0	0
Total ...	24 and	6	0	0

Product 88 paras, tenant's share being 44 paras.

Grain surplus 20 paras, worth Rs. 14, leaving a money profit of Rs. 8.

Inferior one-crop land.—Here the produce falls to about 72 paras, of which the sub-tenant may get 36 paras. The money profit is Rs. 2.

A small share of the straw is paid to the kanomdar, but the working tenant keeps about nine-tenths. This is not much more than sufficient to feed his oxen.

A small extra rent, in the large Malabar variety of banana, is paid to the kanomdar in the *Onam* festival by each sub-tenant, of an estimated value of eight or nine annas, irrespective of the size of holding.

511 *The annual budget of a typical well-to-do Nayar, a leading kanomdar.*

Income—	PARAS.
The probable income from lands wet and dry together having an extent of 27 and 40 acres, respectively.	4,600 to 5,000

Expenses—	
Food for the family of eight members, two male servants and one female servant	700
Cherumas' wages for the year	950
Seeds	400
Bran, oil-cake and other food for cattle purchased in addition to what is found in the house	75
Janmi's michavaram (rent)	600
Government assessment at two paras for a rupee ...	400
Extra expenses such as salts, oil, etc.	90
Feasts in the temple	60
Charity, such as giving alms and pujari's wages ...	50
The village festivals	10
Sradhas (six in all) (dead relations)	30
Seven kuris	710
Interest on loans (calculated as above) on Rs. 1,500 ...	270

31: Slater S-5 (1916-1917) 1918 AWI India
Kerala AWII

5110

	PARAS.
Wages for the two servants and the servant maid ...	72
Payments to the carpenters and blacksmiths, Panars and Pariahs	25
Allowances to Cherumas on festive occasions	25
Washerman's and barber's wages	15
Clothing for a few members of the family	50
(The karnavan and the servants only are clothed by the family, the rest having their private money for the purpose.)	
	4,532

Fuel is got from their jungly lands for bringing which they manage with their daily labourers, Cherumas. They do not keep any strict accounts about their income from gardens which is usually spent in the family. If the harvest proves a success it may be possible to save something.

Budget of a middle class Brahman schoolmaster (for 1917).

	RS.	A.	P.
Income—			
Interest on Rs. 2,000 at 9 per cent	180	0	0
Income as interest on 700 paras of paddy at 15 per cent, calculated at 2 paras for a rupee	52	8	0
Salary	144	0	0
	376	8	0
Expenses—			
For food, etc., for man, wife and two children ...	144	0	0
Various kuris	112	8	0
Interest on loan of Rs. 225 at 6 per cent	13	8	0
Miscellaneous expenses such as sradhas, festivals, washerwoman's wages, thatching cow-shed, fencing, Government assessment, etc.	50	0	0
Brother's educational expenses, Rs. 250 (probable).	250	0	0
Expenses of mother in Madras	60	0	0
	630	0	0

So there is a deficit of Rs. 253-8-0 this year.